

**Information to identify the case:**

Debtor 1	<b>Shannon Renee Tilley</b>	Social Security number or ITIN	<b>xxx-xx-8268</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Virginia</b>	Date case filed for chapter	<b>7 4/15/18</b>
Case number:	<b>18-31993-KLP</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shannon Renee Tilley	
2. All other names used in the last 8 years		
3. Address	4025 Peregrine Road Richmond, VA 23237	
4. Debtor's attorney Name and address	Jeanne E. Hovenden Jeanne E. Hovenden, P.L.L.C. 9830 Lori Road P O Box 1839 Chesterfield, VA 23832	Contact phone (804) 706-1355 Email: <a href="mailto:je attorney@gmail.com">je attorney@gmail.com</a>
5. Bankruptcy trustee Name and address	Harry Shaia, Jr Spinella, Owings & Shaia, P.C. 8550 Mayland Drive Richmond, VA 23294	Contact phone (804) 747-0920 Email: <a href="mailto:harryshaia@spinella.com">harryshaia@spinella.com</a>

For more information, see page 2 >

Debtor **Shannon Renee Tilley**

Case number **18-31993-KLP**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: April 16, 2018
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 21, 2018 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: July 20, 2018</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

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<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://ebn.uscourts.gov> or call, toll free: 877-837-3424. Case/docket information available on Internet @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov))*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Shannon Renee Tilley  
DebtorCase No. 18-31993-KLP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: cummingsj  
Form ID: 309APage 1 of 1  
Total Noticed: 22

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.

db  
14331910 +Shannon Renee Tilley, 4025 Peregrine Road, Richmond, VA 23237-4344  
+Bon Secours Health System, Inc., Legal Department, 8990 Old Anapolis Road,  
Columbia, MD 21045-2182  
14331914 +Commonwealth Primary Care, Inc, DBA Family Physicians, Ltd., 1800 Glenside Drive suite 110,  
Richmond, VA 23226-3769  
14331917 +Lafayette, Ayers & Whitlock PC, Crossbridge Prof. Park, 10160 Staples Mill Rd, Ste 105,  
Glen Allen, VA 23060-3447  
14331918 +Level Financial LLC, c/o National Credit Adjusters, P O Box 4115, Concord, CA 94524-4115  
14331919 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
14331921 +Professional Anesthesia Group LLC, 1501 Maple Ave, Suite 300, Richmond, VA 23226-2553  
14331922 +Professional Recovery Services (p), P.O. Box 51790, Livonia, MI 48151-5790  
14331926 +Tuckahoe Orthopaedic Associate, P.O. Box 71690, Richmond, VA 23255-1690  
14333100 +U.S. Attorney, 919 E Main Street, Suite 1900, Richmond, VA 23219-4622

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jehattorney@gmail.com Apr 17 2018 02:25:13 Jeanne E. Hovenden,  
Jeanne E. Hovenden, P.L.L.C., 9830 Lori Road, P O Box 1839, Chesterfield, VA 23832  
tr +EDI: QHSHAIA.COM Apr 17 2018 06:08:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
8550 Mayland Drive, Richmond, VA 23294-4704  
14331909 +EDI: GMACFS.COM Apr 17 2018 06:08:00 Ally Financial, 200 Renaissance Ctr,  
Detroit, MI 48243-1300  
14331911 EDI: CAPITALONE.COM Apr 17 2018 06:08:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238-0000  
14331912 +EDI: CHASE.COM Apr 17 2018 06:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
14331913 +E-mail/Text: recovery@chesterfieldfcu.net Apr 17 2018 02:25:27  
Chesterfield Federal Credit Union \*, P O Box 820, Chesterfield, VA 23832-0012  
14331915 +EDI: RCSFNBMARIN.COM Apr 17 2018 06:08:00 Credit One Bank Na, Po Box 98875,  
Las Vegas, NV 89193-8875  
14331916 E-mail/Text: bankruptcy@dss.virginia.gov Apr 17 2018 02:25:59 DCSE (p), Bankruptcy Unit,  
2001 Maywill Street, Ste 104, Richmond, VA 23230-3236  
14331920 +EDI: AGFINANCE.COM Apr 17 2018 06:08:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
14331923 Fax: 301-858-1852 Apr 17 2018 02:54:55 R A Rogers, Inc, P O Box 3302,  
Crofton, MD 21114-0302  
14331924 +E-mail/Text: cgiaramita@nhnlawfirm.com Apr 17 2018 02:27:02 The Nguyen Law Firm LLC,  
100 Arbor Oak Drive, Suite 206, Ashland, VA 23005-2261  
14331925 E-mail/Text: bankruptcydepartment@tsico.com Apr 17 2018 02:26:54 Transworld Systems Inc.,  
P.O. Box 15618, Wilmington, DE 19850-5618

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2018 at the address(es) listed below:

Harry Shaia, Jr harrishaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com  
Jeanne E. Hovenden on behalf of Debtor Shannon Renee Tilley jehattorney@gmail.com,  
jehcourt@gmail.com;shannontingle@gmail.com  
John P. Fitzgerald, III USTPRRegion04.RH.ECF@usdoj.gov

TOTAL: 3